

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:

Michael Robert Dickinson

Debtor(s)

Case No. 18-34024-KRH

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carl M. Bates, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2018.
- 2) The plan was confirmed on 03/28/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/30/2021.
- 5) The case was completed on 07/03/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,262.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$31,415.00
Less amount refunded to debtor \$515.00

NET RECEIPTS: \$30,900.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,948.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,247.80
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,195.80

Attorney fees paid and disclosed by debtor: \$275.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Infosource LP	Unsecured	NA	129.97	129.97	3.49	0.00
BANK OF AMERICA LOSS/RECOVERY	Unsecured	NA	642.47	642.47	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,350.32	657.12	657.12	17.61	0.00
Chase Bank USA, N.A. c/o JP Morgan Ch	Unsecured	22,000.00	NA	NA	0.00	0.00
City of Richmond - City Hall Room 109	Priority	NA	13.16	13.16	13.16	0.00
COMMONWEALTH RADIOLOGY	Unsecured	220.00	NA	NA	0.00	0.00
Discover Bank/Dfs Services LLC	Unsecured	8,244.08	NA	NA	0.00	0.00
Discover Bank/Dfs Services LLC	Unsecured	8,586.00	8,586.47	8,586.47	230.00	0.00
Elan Financial Services	Unsecured	2,500.00	NA	NA	0.00	0.00
Henrico Doctors Hospital	Unsecured	NA	7,230.44	7,230.44	193.68	0.00
HOSPITALIST MEDICINE	Unsecured	261.88	NA	NA	0.00	0.00
JEFFEREY GEIGER, ESQ.	Unsecured	8,000.00	NA	NA	0.00	0.00
KANSAS DEPT. OF REVENUE	Priority	1.00	NA	NA	0.00	0.00
MONUMENT PATHOLOGISTS	Unsecured	181.00	NA	NA	0.00	0.00
Navient	Unsecured	1.00	64,713.39	64,713.39	1,733.42	0.00
NORTH AMERICAN PARTNERS IN AN	Unsecured	3,300.00	NA	NA	0.00	0.00
Paul Kunberger	Unsecured	5,000.00	NA	NA	0.00	0.00
Pennymac Loan Services, LLC	Secured	151,000.00	10,747.12	10,747.12	10,747.12	0.00
PRIMEWAY FEDERAL CU	Unsecured	2,896.00	NA	NA	0.00	0.00
RADIOLOGY ASSOCIATES OF RICHM	Unsecured	46.20	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT	Unsecured	177.00	NA	NA	0.00	0.00
RICHMOND EMERGENCY PHYSICIAN	Unsecured	600.00	NA	NA	0.00	0.00
Samuel J. Moore	Unsecured	175,000.00	225,929.14	225,929.14	6,051.76	0.00
Sears Citibank S.D., N.A.	Unsecured	3,711.37	NA	NA	0.00	0.00
Sears Gold Mastercard	Unsecured	1,575.92	NA	NA	0.00	0.00
St. Marys Hospital	Unsecured	8,396.98	NA	NA	0.00	0.00
TACS	Unsecured	57.60	NA	NA	0.00	0.00
U.S. Bank National Association	Unsecured	2,896.41	2,421.29	2,421.29	64.86	0.00
Union Bank & Trust	Unsecured	1,185.00	1,378.73	1,378.73	36.94	0.00
Wells Fargo Bank, N.A.	Unsecured	NA	4,941.20	4,941.20	132.36	0.00
WELLS FARGO CARD SERVICES	Unsecured	4,941.20	9,863.51	9,863.51	264.21	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
William A. Gray	Unsecured	NA	8,252.80	8,252.80	221.05	0.00
Zwerdling Oppleman Adams & Gayle	Secured	5,900.00	3,999.40	3,999.40	3,994.54	0.00
Zwerdling Oppleman Adams & Gayle	Unsecured	5,175.85	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,747.12	\$10,747.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,999.40	\$3,994.54	\$0.00
TOTAL SECURED:	\$14,746.52	\$14,741.66	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13.16	\$13.16	\$0.00
TOTAL PRIORITY:	\$13.16	\$13.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$334,746.53	\$8,949.38	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,195.80</u>
Disbursements to Creditors	<u>\$23,704.20</u>
TOTAL DISBURSEMENTS :	<u>\$30,900.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2023

By: /s/ Carl M. Bates

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.